

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DOCKET NO.  <b>03292.101090.4</b>	APPLICATION NO.  <b>10/810,473</b>
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)			APPLICANT  <b>Michael J. Berardi et al.</b>	
			FILING DATE  <b>August 30, 2004</b>	GROUP  <b>3621</b>

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	00/038088	WO	A1	6/29/2000	Klayh, John	
	2	00/049586	WO	A1	8/24/2000	Flitcroft, et al	
	3	01/004825	WO	A1	1/18/2001	Eroglu, et al	
	4	01/015098	WO	A1	3/1/2001	Lehfeldt, Carl	
	5	01/043095	WO	A2	6/14/2001	McKeen, et al	
	6	01/072224	WO	A1	10/4/2001	Fernlund, Wolf	
	7	01/077856	WO	A1	10/18/2001	Roberts, et al	
	8	01/080473	WO	A2	10/25/2001	Candelore, et al	
	9	01/086535	WO	A1	11/15/2001	Bailey, Ian Charles	
	10	01/090962	WO	A1	11/29/2001	Taylor, Barry John	
	11	01/095243	WO	A2	12/13/2001	Carrender, et al	
	12	02/001485	WO	A1	1/3/2002	Harrell, Martha F	
	13	02/013134	WO	A2	2/14/2002	Canon, Eduardo Gomez	
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	15	02/063545	WO	A2	8/15/2002	Alicot, et al	
	16	02/065246	WO	A3	8/22/2002	Luban, et al	
	17	02/065404	WO	A2	8/22/2002	Williams, Stuart	
	18	02/069221	WO	A1	9/6/2002	Kuschill, James E	
	19	02/073512	WO	A1	9/19/2002	Grunes, et al	
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	22	02/097575	WO	A2	12/5/2002	Hobbs, et al	
	23	02/101670	WO	A2	12/19/2002	Berquist, et al	
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	25	95/032919	WO	A1	12/7/1995	Gunnarsson, Staffan	

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**ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH: /S.K./**

Sheet 1 of 2

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### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
	1	"Security for Wireless Java: NTRU, a startup that offers security software, has released a Java version of its NTRU encryption algorithm, RFID Journal, 06/27/2002
	2	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	3	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	4	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
	5	"Smart Card Developer's Kit: Some Basic Standards for Smart Card", <a href="http://unix.be.eu.org/docs/smart-card-developer-kit/ch03/033-035.html">http://unix.be.eu.org/docs/smart-card-developer-kit/ch03/033-035.html</a> , 02/09/2004, 2 pages
	6	"Sony, Philips Creating RFID Link: Consumer electronics giants are jointly developing a new RFID standard for payments and for communication between devices", RFID Journal, 09/17/2002
	7	"Speedpass Unleashed", <a href="http://www.cardweb.com/cardtrak/news/cf2_20a_97/html">http://www.cardweb.com/cardtrak/news/cf2_20a_97/html</a> , 06/04/2002, 2 pages
	8	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	9	"The Henry Classification System", International Biometric Group, 7 pages
	10	"TI Embraces Prox Card Standard: Texas instrument's ISO 14443 payment platform promises faster data transfer rates and more security", RFID Journal, 03/06/2003
	11	"Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry", RFID Journal, 11/27/2002
	12	"What's New: Timex Watch Features Speedpass System", <a href="http://www.speedpass.com/news/article.jsp?id=51">http://www.speedpass.com/news/article.jsp?id=51</a> , 1 page
	13	American Express to offer disposable credit card numbers, CNN.com. U.S. News, <a href="http://www.cnn.com/2000/US/09/08/online.payments.ap/">www.cnn.com/2000/US/09/08/online.payments.ap/</a> , 09/08/2000
	14	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	15	Bank Extends RFID Payment Pilot: Bank of America will continue to test its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003
	16	BONSOR, "How Facial Recognition Systems Work", <a href="http://computer.howstuffworks.com/facial-recognition.htm/printable">http://computer.howstuffworks.com/facial-recognition.htm/printable</a> , 02/18/2004, 6 pages
	17	BOWMAN, "Everything You Need to Know About Biometrics", Identix Corporation, 01/2008, 8 pages
	18	BREWIN, BOB, "Magic Wands' to Speed Mobile Sales", <a href="http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html">http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html</a> , 01/15/2001
	19	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	20	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	21	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, <a href="http://www.stretcher.com/stories/01/010212e.cfm">www.stretcher.com/stories/01/010212e.cfm</a> , 01/2001

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Sheet 2 of 3

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	<b>22</b>	<b>DOCMEMORY, RFID Takes Priority With Wal-Mart, <a href="http://www.simmtester.com/page/news/shownews.asp?num=6650">http://www.simmtester.com/page/news/shownews.asp?num=6650</a>, 02/09/2004, 2 pages</b>
	<b>23</b>	<b>EVERS, "Judge Dismisses FTC Suite Against Rambus", IDG New Service, <a href="http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html">http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html</a>, 02/18/2004, 3 pages</b>
	<b>24</b>	<b>Functional Specification, Standard Card IC MF1 1C S 50, Philips Semiconductors, Product Specification Re. 5.1, 05/2001</b>
	<b>25</b>	<b>GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996</b>

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